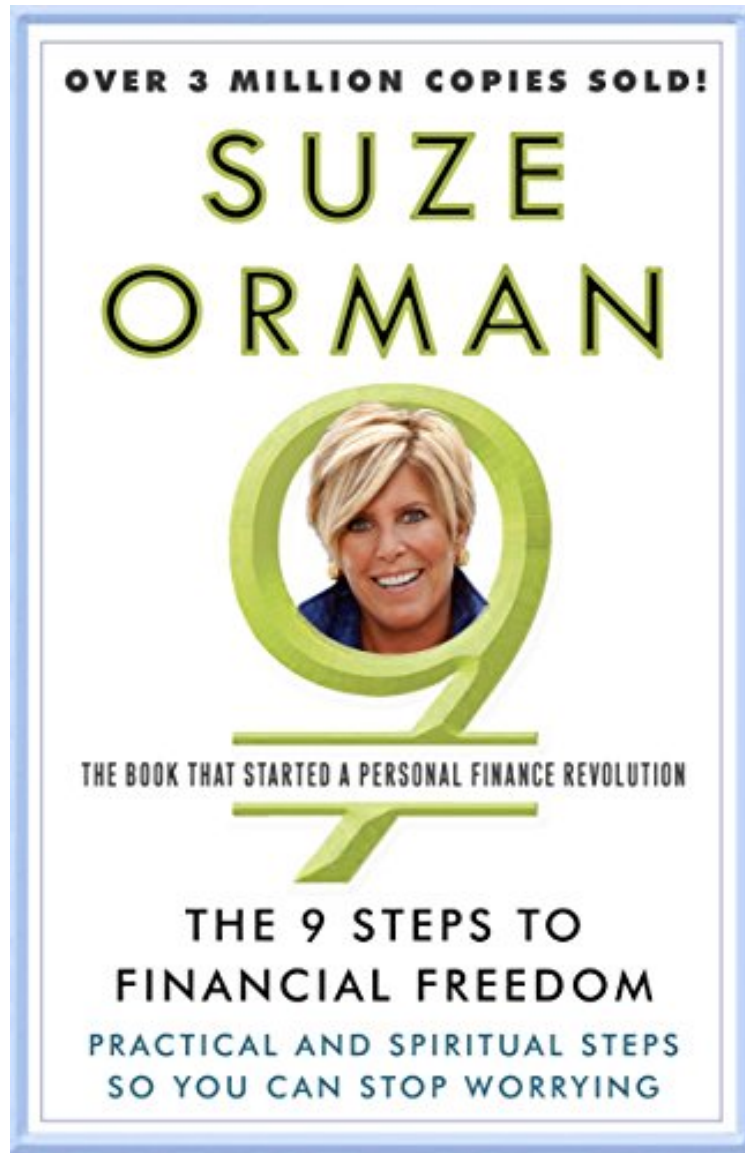


(Pdf free) The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying

# The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying

*Suze Orman*

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**Suze Orman : The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying** before purchasing it in order to gauge whether or not it would be worth my time, and all praised The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying:

0 of 0 people found the following review helpful. It's okay--much of the info is elementary...By Italia47I'm very computer savvy but these DVDs have way too much info to follow. Suze O is well-versed in these matters but the info

is still somewhat confusing to me and critics of her program have told me not all the advice is sound but I tend to believe otherwise. Logging in with a password, of course, is a good idea, but it's a pain in the neck as well. I'm not sorry I bought it though but it's not what I had expected to be honest. 23 of 24 people found the following review helpful. Committed to saving By PK-RI have always hated owing anyone money for any reason so I have always been great about paying bills but I have never been very committed to saving. I wish I had read this book before I was laid off because it showed me the importance of saving and how to do so, even if you feel like you can't afford to. The truth is that you can't afford not to save for your future! 6 of 7 people found the following review helpful. Read and take heed By Patricia Hansen-flaster I wish this book was available to me when I was 20 years old, I certainly would have done some things different in my financial life. When we are young we are given all sorts of advice, on right and wrong, relationships, jobs, education etc. But No One tells you what to expect in later years and what to be aware of and what to plan for. Suze has done that and so much more in her book, "The 9 steps to Financial Freedom" Our relationship with money clearly determines the kind of life a person will lead. Apart from being told to save for a rainy day, no one ever explains why. Having grown up with the bare necessities and barely enough of that, I squandered my first pay checks on clothes, shoes, going to have my hair done in a salon and any other frivolous things a young woman can squander on. At 18 years old I was working 3 jobs in 3 different places as a waitress and never saved a cent. I was living on my own in NY renting a room and on my day off I would go to the salon and have my hair and nails done and dress to the nines for my evening out. I didn't sleep much in those days, after all I was young and beautiful and I was going to meet my prince charming somewhere. Then I got hit with walking pneumonia from working so hard, not enough sleep, poor eating habits etc. After being in the hospital for 2 weeks I came back to my rented room only to find out, it was no longer my room and they were holding my clothes hostage until I paid the back rent that I missed while I was in the hospital. Of course I didn't have it, because I always spent every cent I made and didn't even have a bank account. Luckily I wore uniforms at work because I didn't have any other clothes to wear, I slept in the back room of one of the places I worked for a while and saved enough money to pay what I owed on the rented room and get my clothes back. By then I was only working 2 jobs putting in a lot of extra hours and became a squirrel with my money, saving what ever I could from my meager pay and tips. I learned a life lesson at that time but still had no guidance, I did the best I could and as time went by I met my prince charming, opened a bank account got married and had a couple of children and explained why the relationship with money shapes your life, the good, the bad, and the ugly. So when I read Suze's book it was like my life's story only much more sound and in depth advice. I have read all her books, watched her dvd's and passed on the information she so eloquently put together. Through her advice I have a will, a health directive, living will and am in the midst of setting up my revocable trust. So yes I most defiantly would suggest that everyone read her books and tailor her advice to their own needs.

Financial expert Suze Orman is changing the way America thinks about money. Orman outlines a revolutionary approach to the way we save money, handle debt, and plan for our retirement. By examining and understanding our earliest attitudes toward money, we can honestly confront where we stand financially and take the necessary action toward financial freedom. Orman deals with managing money responsibly, handling credit card debt, planning for our retirement, trusts versus wills and more.

.com When Suze Orman was 13 she watched her father dive into the flames of his burning take-out chicken shack in order to rescue his cash register. In that moment Orman learned that money was more important than life itself. And so it became her quest to be rich. But years later, when Orman became a wealthy broker with a huge investment firm, she was profoundly unhappy. What went wrong? She had not yet achieved financial freedom. In her nine-step program, Orman covers the ingredients to financial success--confronting our beliefs and fears, learning the nuts and bolts (and insiders secrets!) of savvy management, and finding the spiritual trust that leads to abundance..com Suze Orman's seminar-format video offers a financial pep talk to accompany her book of the same title. Though a good deal of her nine steps are nothing new or revolutionary--plan for the future, cut your credit-card debt, organize your estate, respect money, and take charge of your own money--she makes a few noteworthy points. Using psychology to flush out attitudes about money, she asks the members of her audience to think about their earliest memories of money and how it shapes their relationship with it now. She recognizes the feelings of shame and guilt associated with money and tells us to get over it--that these feelings are the very ones that paralyze our path to financial freedom. Her basic formula of financial freedom seems difficult to achieve since it requires us to factor in self-esteem, organization, dedication, and feelings of entitlement. She also feels strongly that "stating your goal will make it happen, no matter how impossible it seems," which is reminiscent of the psychology behind the "Little Engine That Could"--a bit simplistic when it comes to the complicated but still accessible world of finances. Orman's target audience is both one that needs a financial pep talk and one that isn't necessarily well versed in financial jargon. A person of any age can find something useful in her helpful, if urgent-sounding, reminders. She uses some statistical scare tactics--such as mentioning that one in three people over the age of 65 will end up in a nursing home, so you'd better get long-term care insurance--to drive her points home but then buffers them with an "everything happens for the best" and "your self-worth is more important

than your net worth"-type philosophy. Orman ends the lecture with an enlightening question-and-answer session that elaborates on points not covered by her speech, such as how to find a good financial planner and the differences between retirement funds. Those looking for a specific formula to financial freedom may have to look elsewhere, as Suze Orman's philosophy is that we ourselves can and should be our own best financial advisors since we know ourselves better than any financial writer or planner ever could. --Gilia AngellFrom Library JournalOrman is the head of her own financial-planning firm, a certified retirement specialist, and a best-selling author (*You've Earned It, Don't Lose It*, LJ 1/95). In her latest work, she analyzes the psychological and spiritual factors involved in how we perceive money. Her definition of financial freedom is "when you have power over your fears and anxieties instead of the other way around." Through case studies, Orman illustrates the psychological importance of money and its effect on our lives. She offers practical guidelines for investing, preparing a budget, purchasing a home, getting out of debt, and writing a will. A helpful financial worksheet is included. Orman's insightful guide is highly recommended to public libraries. ?Lucy T. Heckman, St. John's Univ. Lib., Jamaica, N.Y. Copyright 1997 Reed Business Information, Inc.